



It's All Coming Together

Important Dates for People with Medicare during 2005 and 2006

MAY 2005	JUNE 2005	JULY 2005	AUGUST 2005
<ul style="list-style-type: none">• Social Security Administration (SSA) begins mailing out and accepting applications for those who need extra help (low income subsidy) and begins holding local events in communities across the country.• Medicare will mail letters to people who are automatically eligible for extra help with drug plan costs.	<ul style="list-style-type: none">• Local community events continue through December.	<ul style="list-style-type: none">• Applications will be available online at www.socialsecurity.gov	<ul style="list-style-type: none">• SSA sends letters informing those who applied for extra help whether they qualify.
SEPTEMBER 2005	OCTOBER 2005	NOVEMBER 2005	DECEMBER 2005
<ul style="list-style-type: none">• Medigap (supplemental) insurance companies send notices to policyholders with drug coverage informing them of their options.• Employers/unions who provide prescription drug coverage to their retirees will directly notify them about their new prescription drug coverage choices.• <i>"Your Guide to Medicare Prescription Drug Plans"</i> is available by calling 1-800-MEDICARE or by visiting www.medicare.gov.	<ul style="list-style-type: none">• Comparative information about Medicare prescription drug plans will be available at www.medicare.gov, 1-800-MEDICARE, or through State Health Insurance Assistance Programs and other local organizations.• Medicare & You 2006 Handbook containing all the necessary information is mailed to all Medicare households.• Medicare Advantage plans notify plan enrollees about enhanced drug plan coverage options via "Notification of Change."• People with Medicare and Medicaid will get information about how they will be automatically enrolled in a plan if they do not choose one on their own.• Medicare plans that offer drug coverage begin marketing	<ul style="list-style-type: none">• Enrollment for Medicare prescription drug plans begin November 15. People must call the company offering the plan to enroll or enroll through 1-800-MEDICARE.	<p>People should enroll in a Medicare prescription drug plan now to pay lower premiums and to receive prescription drug coverage when it begins January 1, 2006.</p>
<div>Enrollment Begins November 15, 2005</div>			
JANUARY 2006	FEBRUARY 2006	MARCH 2006	APRIL-MAY 2006
<ul style="list-style-type: none">• Medicare prescription drug coverage begins January 1 for those who enrolled in a plan by December 31, 2005.• Medicare begins to provide prescription drug coverage for those who have Medicare and full Medicaid coverage.	<div>Enrollment continues. Medicare prescription drug coverage begins in the following month.</div>		<ul style="list-style-type: none">• Medicare will send a reminder to those who have not enrolled in a Medicare prescription drug plan.• May 15 is the last day to enroll in a Medicare prescription drug plan and pay lower premiums.• Facilitated enrollment of those who qualify for extra help and have not yet chosen a plan; coverage effective June 1.

Online qualifier tools available at www.medicare.gov and www.socialsecurity.gov allow people to determine whether they may be eligible to receive extra help before they apply. Online application for extra help is available July 1 on the Social Security Web site. People can call 1-800-Medicare (1-800-633-4227) to find out about local State Health Insurance Assistance Programs